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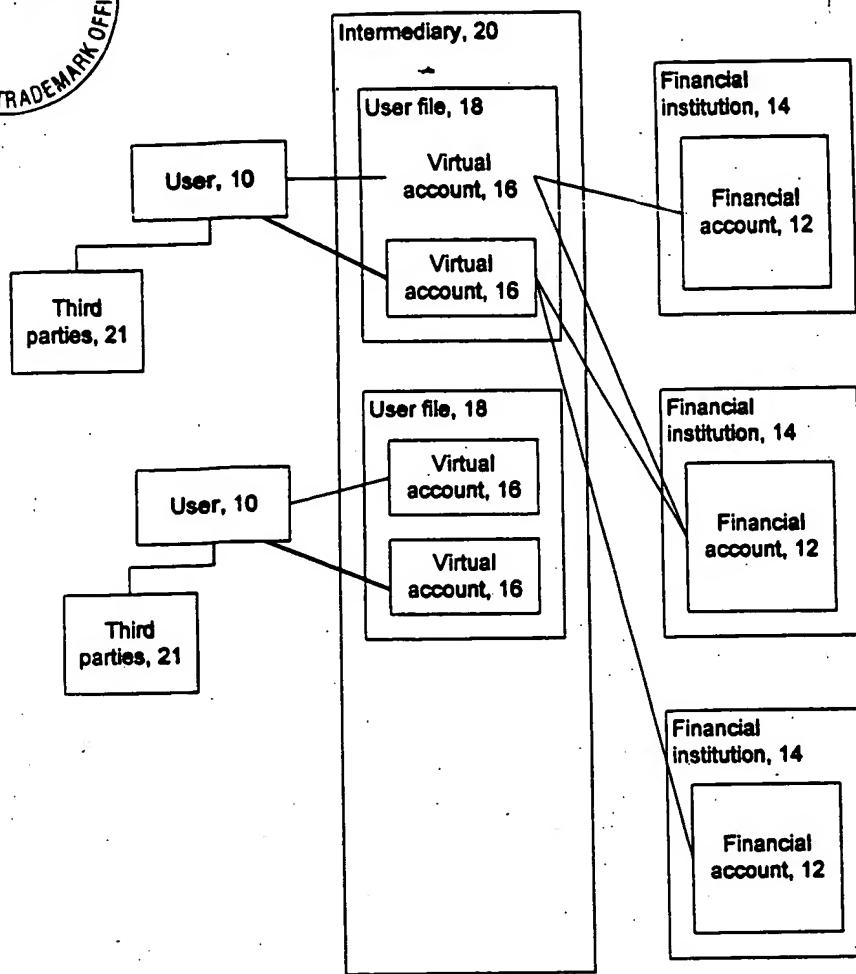


Figure 1

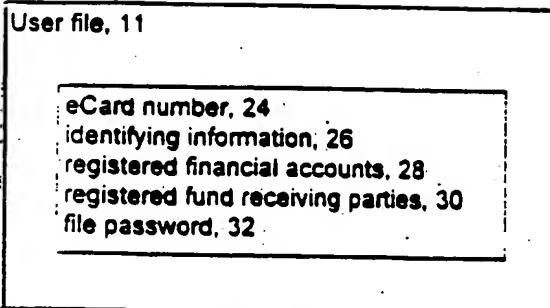
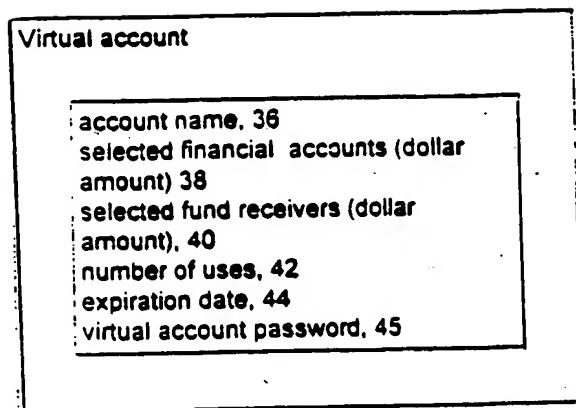


Figure 2



**Figure 3**

## Virtual Account Submission Form

eCard Number: 

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

 — 24

**Customer Name: Alfred L. Chi**  
**Address: 46 Bayley Street**  
**Westwood, MA 02090**  
**U.S.A.**

### Select fund sources and amount

48 —  Citibank Master Card  
 Citibank Visa Card  
 American Express  
 Discover Card  
 BankBoston Checking  
 BankBoston Savines  
 eCard Dire. Deposit

**Total Amount**

**Select a fund receiver (optional)**

**Receiver 1:** [REDACTED] \_\_\_\_\_ 34

Receiver 2: [REDACTED] [REDACTED]

**Receiver 3:** [REDACTED] [REDACTED]

This fund is to be used  One-time purchase OR  Multiple purchases

This fund is set to be expired on (d/m/y)      — 59

**Check here if you want the system to provide you a virtual account (also called ETO)  — 61**

Select a virtual account (Also called VTO) (1 to 16-digit numbers or letters)

A horizontal row of 15 empty square boxes, followed by a short horizontal line, and the number 60.

(type your password)

(Type your name)

-Submit

(red indicate you have messages, green indicate your virtual account have been approved)

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66

Message from eCard  
Account Status  
View your accounts  
View your transaction  
Send a message to  
eCard  
Cancellation

**Figure 4**

## Sample Display of virtual account submission page

eCard Number: 

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Customer Name: Alfred L. Chi  
Address: 46 Bayley Street  
Westwood, MA 02090  
U.S.A.

### Select fund sources and amount

<input type="checkbox"/>	Citibank Master Card	\$100.00
<input type="checkbox"/>	Citibank Visa Card	\$
<input type="checkbox"/>	American Express	\$
<input type="checkbox"/>	Discover Card	\$
<input checked="" type="checkbox"/>	BankBoston Checking	\$100.00
<input type="checkbox"/>	BankBoston Savings	\$
<input type="checkbox"/>	eCard Dire. Deposit	\$
	Total Amount	\$200.00

### Select a fund receiver (optional)

Receiver 1:	Amazon	\$110.00
Receiver 2:	Sears Store	\$40.00
Receiver 3:	China Garden	\$50.00

This fund is to be used  One-time purchase OR  Multiple purases

This fund is set to be expired on (d/m/y) 

3	0	0	1	0	0
---	---	---	---	---	---

Select a virtual account (1 to 16-digit numbers or letter)

g	o	o	d	f	o	a	d	1	0	1				
---	---	---	---	---	---	---	---	---	---	---	--	--	--	--

(type your password)

Fill in forms

Message from eCard  
Account Status  
View your accounts  
View your transaction  
Send a message to  
eCard  
Cancellation

(red indicate you have messages, green indicate you virtual account have been approved)

Figure 5

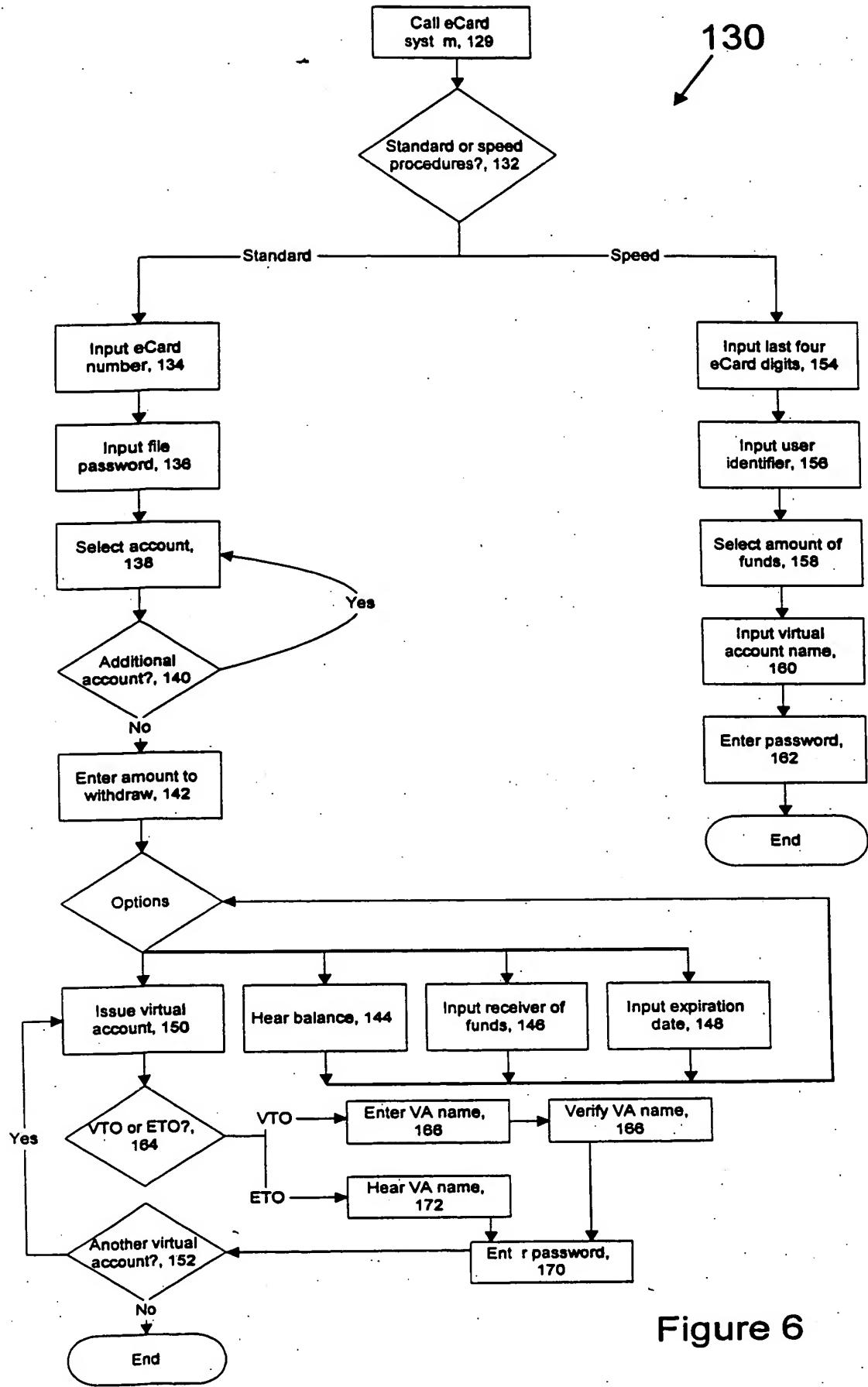


Figure 6

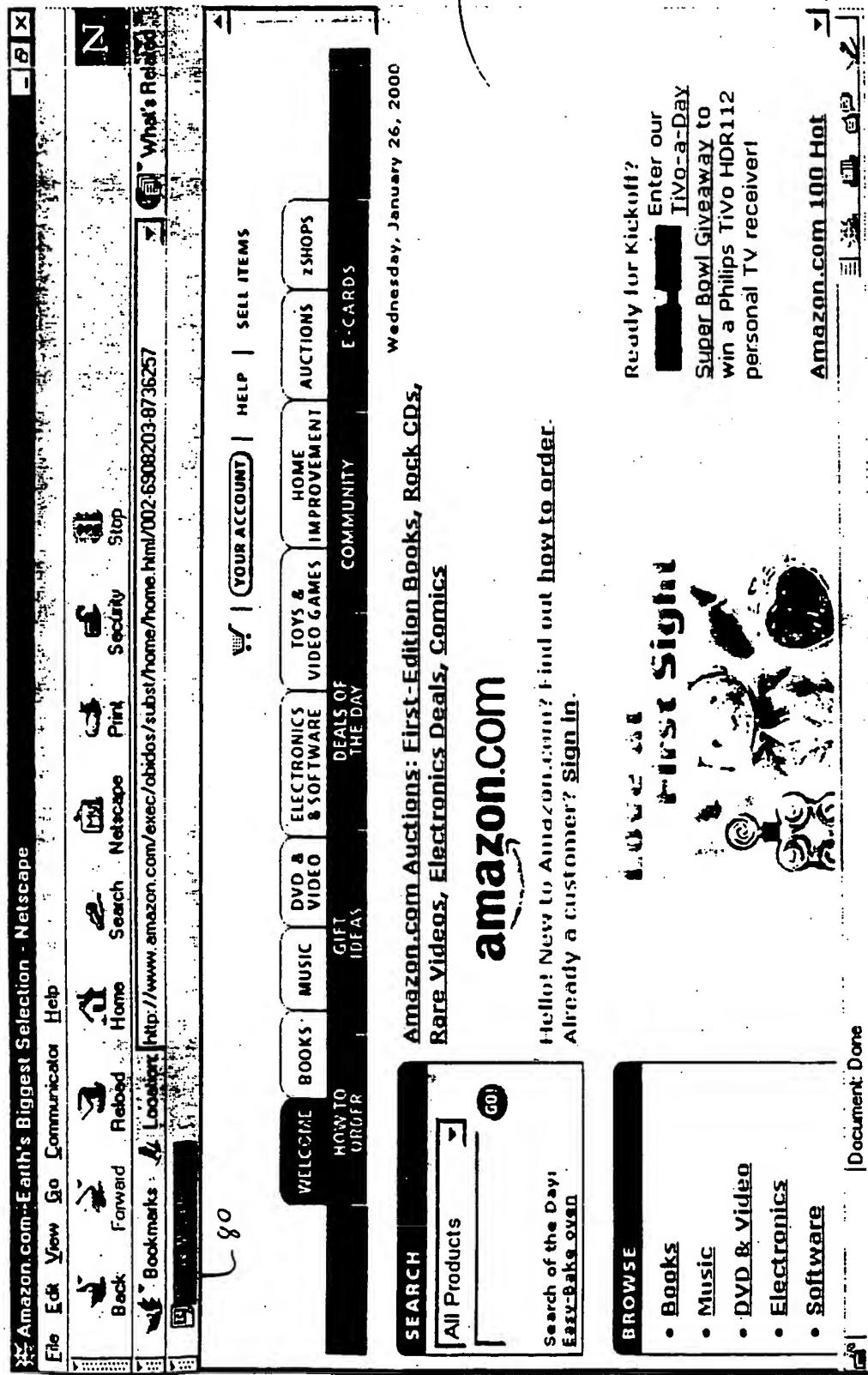


FIGURE 7

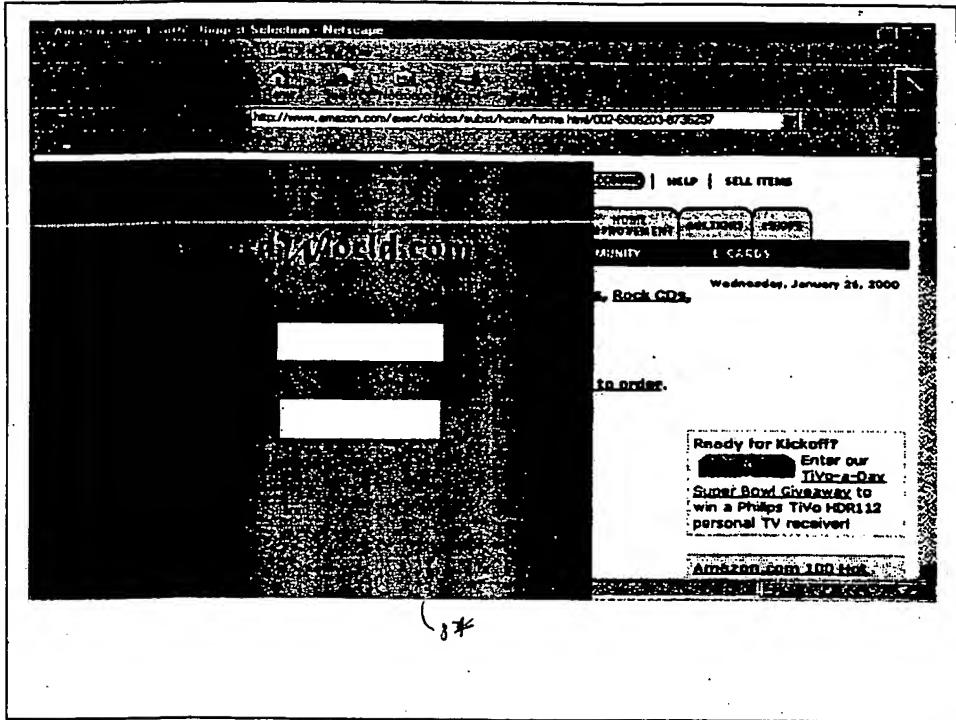
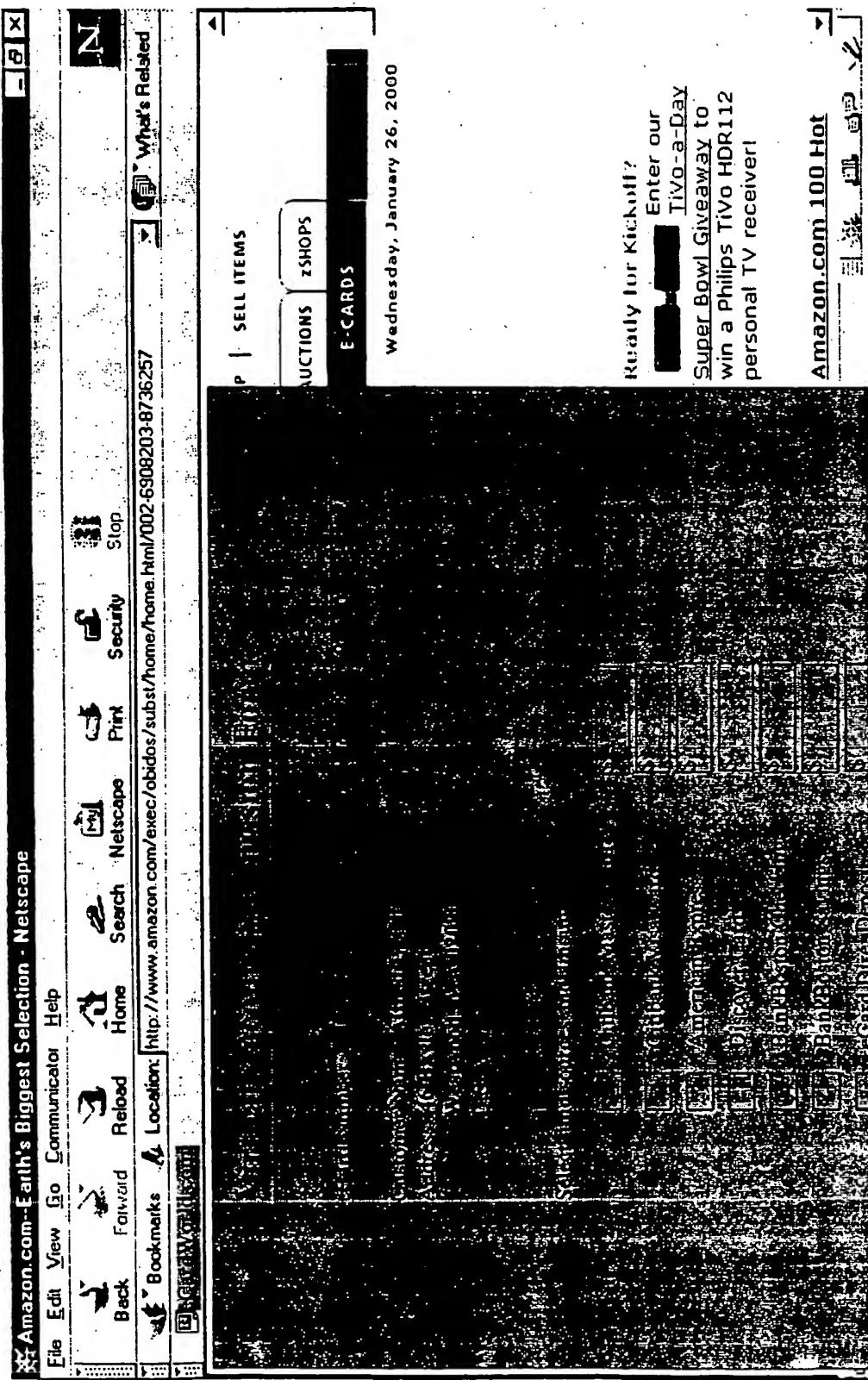


Figure 8



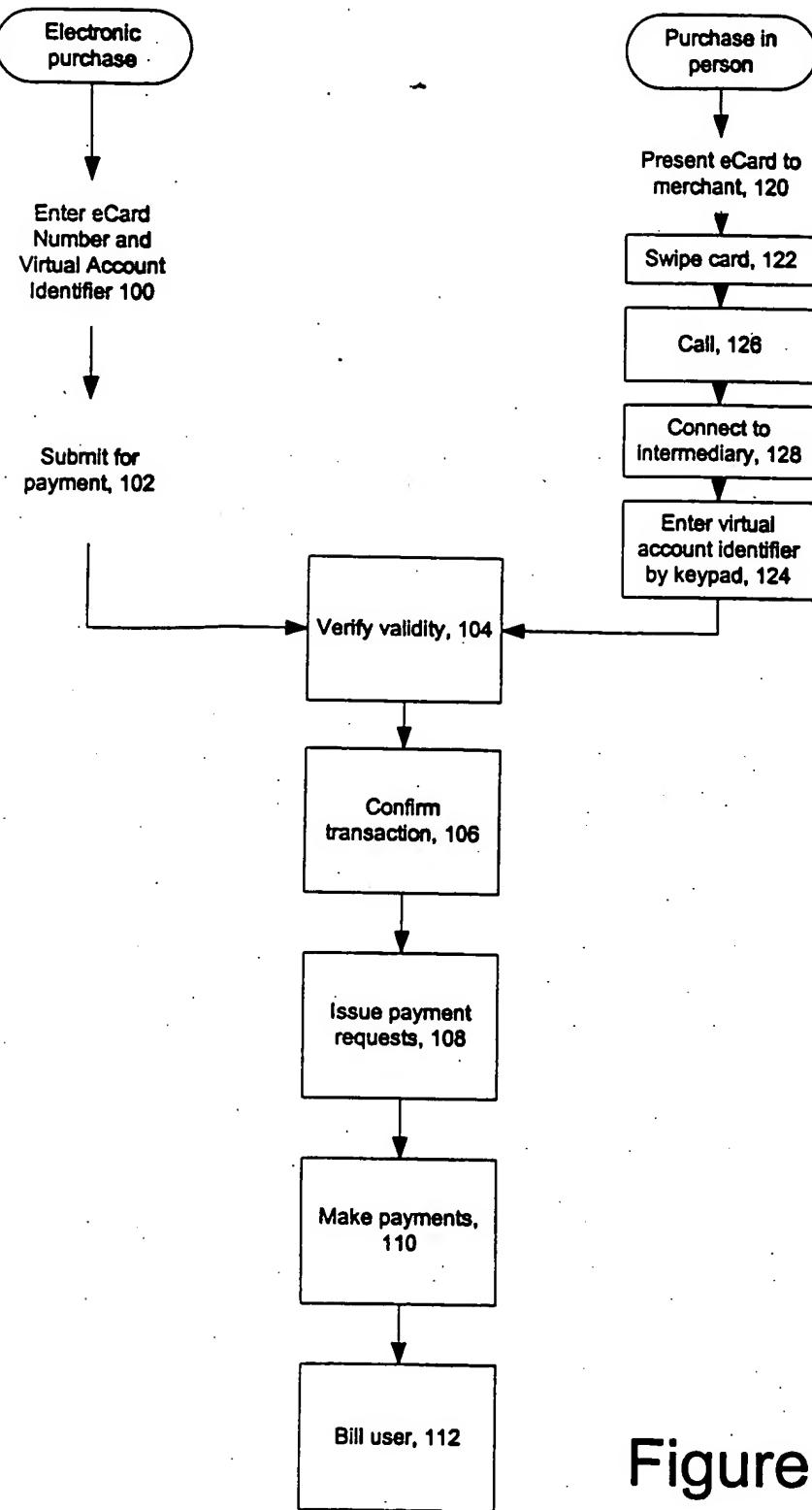


Figure 10

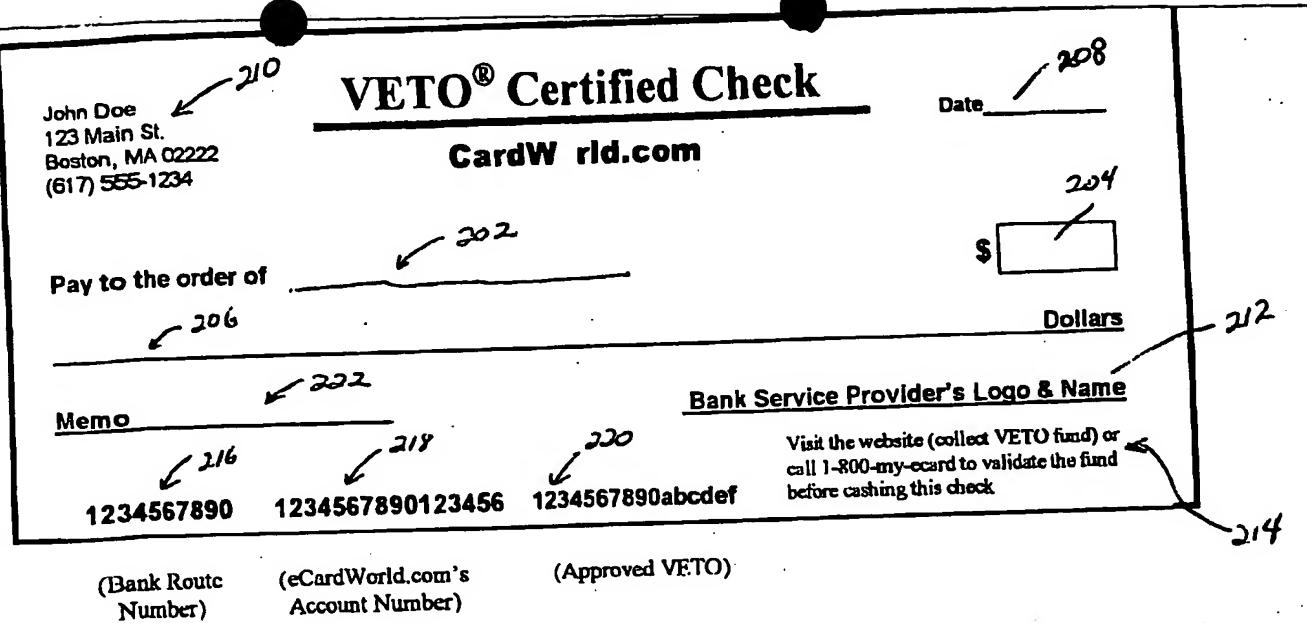


FIG. 11

# VETO™ Check Issuer

Alfred L. Chi  
46 Bayley St.  
Westwood, MA 02090

eCardWorld.com Account Number:

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

224

Step I: Enter the approved VETO™:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

226

Step II: Enter the Recipient:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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Step III: Enter the Recipient's Address: (if you choose to have us mail the check to the recipient)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

City/Town:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

230

State:

--	--

Zip Code:

					-					
--	--	--	--	--	---	--	--	--	--	--

Step IV: Enter the Fund Amount

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**View Your Check**

FIG. 12

